



Effective: 11/1/19 9:20 AM

BORROWER PAID RATE SHEET
WesLend Financial Rate Sheet

Table of Contents	
Tab	Product
<u>2</u>	Fixed Conforming
<u>3</u>	Fixed Conforming HB
<u>4</u>	Fixed Government
<u>5</u>	Fixed Government HB
<u>6</u>	Government Arms
<u>7</u>	Arm Conforming
<u>8</u>	Arm Conforming HB
<u>9</u>	FHLMC-FNMA Specific
<u>10</u>	Jumbo

- New Locks**
- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.weslendwholesale.com.
 - Loans can be locked in Broker Connection 2.0 until 5:30 pm PST.
 - Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
 - Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
 - Rates and prices are subject to change without notice.
 - **Lender Fees Are Not Included In Pricing.**

IMPROVED GOVERNMENT LOAN PRICING:

- 24 Hr Turn Times
- Manual Underwrites OK

GOLD JUMBO & NON-QM PROGRAM HIGHLIGHTS:

- 12 Month Bank Statements – 90% to \$1,500,000
- Loan Amounts to \$4,000,000
- DSCR & NINJA (No Job) N/O/O to \$4mm
- Up to 50% DTI on Bank Statement and Full doc loans
- Prime Jumbo - Paystubs & 1 Yr. 1040's to qualify OK
- Prime Jumbo \$0.00 reserves OK with:
24 month clean mortgage history

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

[Return to Home Tab](#)



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WesLend Government										
8000-99 8100-99 FHA/VA 25/30 Yr Fixed					8300-99 FHA/VA 15 Yr Fixed					FHA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	103.166	103.102	102.549	102.163	3.375	102.228	102.172	102.082	101.813	
3.375	103.589	103.524	102.724	102.609	3.500	102.615	102.556	102.470	102.158	
3.500	103.995	103.931	103.210	103.019	3.625	102.987	102.925	102.845	102.490	
3.625	104.261	104.197	103.661	103.384	3.750	103.122	103.126	103.036	102.994	
3.750	104.430	104.274	104.089	103.701	3.875	103.447	103.456	103.361	103.324	
3.875	104.466	104.433	103.607	103.423	4.000	103.758	103.772	103.672	103.640	
4.000	104.804	104.772	104.038	103.757	4.125	104.119	104.074	104.012	103.943	
4.125	105.033	105.001	104.447	104.064	4.250	104.335	104.360	104.249	104.229	
4.250	105.143	105.069	104.836	104.344	4.375	104.459	104.489	104.374	104.322	
4.375	105.120	105.096	103.881	103.524	4.500	104.739	104.775	104.654	104.608	
4.500	105.143	105.119	104.272	103.812	4.625	104.618	104.590	104.566		
4.625	105.390	105.366	104.645	104.081	4.750	102.403	102.371	102.347		
4.750	105.603	105.423	104.999	104.335	4.875	102.773	102.742	102.718		
4.875	105.903	104.733	104.740	104.084	5.000	103.141	103.112	103.088		
5.000	106.152	104.571	104.493	104.338	5.125	103.509	103.481	103.457		
5.125	106.383	104.936	104.912		5.250					
5.250	106.598	104.612	104.588		5.375					
5.375					5.500					
5.500					5.625					
5.625					5.750					
7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS					
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	102.317	102.238	102.158	102.113						
3.375	102.768	102.684	102.599	102.559						
3.500	103.183	103.094	103.004	102.969						
3.625	103.560	103.458	103.363	103.334						
3.750	103.875	103.775	103.675	103.651						
3.875	103.640	103.535	103.429	103.373						
4.000	103.979	103.869	103.758	103.707						
4.125	104.291	104.176	104.060	104.014						
4.250	104.576	104.455	104.334	104.294						
4.375	103.800	103.674	103.556	103.474						
4.500	104.113	104.085	104.061	103.762						
4.625	104.428	104.400	104.376	104.031						
4.750	104.625	104.484	104.342	104.285						
4.875	104.414	104.267	104.213	104.034						
5.000	104.673	104.521	104.443	104.288						
5.125	104.914	104.886	104.862							
5.250	104.589	104.562	104.538							

Streamline/IRRRL Product Codes				Extension and Re-lock Fees			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL	5 Day	0.125	Re-Lock	0.125
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL	7 Day	0.150		
				10 Day	0.250		
				15 Day	0.375		

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>350-500k	>500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

[Return to Home Tab](#)



Effective: 11/1/19 9:20 AM

WesLend Government																																				
8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS																										
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance																															
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
3.250	101.359	100.703	100.568	100.420	3.375	100.867	100.809	100.751		<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>580 - 599</td><td>-2.500</td></tr> <tr><td>600 - 619</td><td>-2.000</td></tr> <tr><td>620 - 639</td><td>-1.250</td></tr> <tr><td>640 - 659</td><td>-0.375</td></tr> <tr><td>660 - 679</td><td>-0.250</td></tr> <tr><td>680 - 699</td><td>0.000</td></tr> <tr><td>> 700</td><td>0.000</td></tr> <tr><th colspan="2">Government Adjusters</th></tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>-0.250</td></tr> </tbody> </table>	FICO Adjustments		580 - 599	-2.500	600 - 619	-2.000	620 - 639	-1.250	640 - 659	-0.375	660 - 679	-0.250	680 - 699	0.000	> 700	0.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																																				
580 - 599	-2.500																																			
600 - 619	-2.000																																			
620 - 639	-1.250																																			
640 - 659	-0.375																																			
660 - 679	-0.250																																			
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> 700	0.000																																			
Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
3.375	101.781	100.929	100.836	100.769	3.500	101.114	101.056	100.998																												
3.500	102.158	101.415	101.323	101.080	3.625	101.344	101.287	101.229																												
3.625	102.254	101.866	101.773	101.350	3.750	101.830	101.758	101.685																												
3.750	102.542	102.294	102.201	101.592	3.875	102.062	101.990	101.917																												
3.875	102.459	101.798	101.720	101.288	4.000	102.279	102.207	102.133																												
4.000	102.728	102.229	102.150	101.543	4.125	102.481	102.409	102.335																												
4.125	102.867	102.638	102.559	101.781	4.250	102.669	102.597	102.524																												
4.250	103.256	103.026	102.948	102.004	4.375	101.736	101.678	101.620																												
4.375	102.945	102.140	102.119	101.722	4.500	101.926	101.868	101.810																												
4.500	102.948	102.531	102.510	101.964	4.625	102.103	102.044	101.987																												
4.625	103.079	102.904	102.882	102.200	4.750	102.267	102.209	102.151																												
4.750	103.434	103.258	103.236	102.430	4.875																															
4.875	103.106	102.971	102.978	102.089	5.000																															
5.000	103.462	103.327	103.334	102.305	5.125																															
5.125	102.898	102.826	102.583	102.508	5.250																															
5.250	103.098	102.936	102.773	102.704	5.375																															
5.375					5.500																															
5.500					5.625																															
5.625					5.750																															

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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[Return to Home Tab](#)



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Lock cut-off for Arm Programs is 3:30 PM PST

WesLend Government ARM

8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> <tr> <td>620 - 639</td> <td style="text-align: center;">-1.250</td> </tr> <tr> <td>640- 659</td> <td style="text-align: center;">-0.375</td> </tr> <tr> <td>660- 679</td> <td style="text-align: center;">-0.250</td> </tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td>2 unit</td> <td style="text-align: center;">-0.750</td> </tr> <tr> <td>3-4 unit</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td>VA</td> <td style="text-align: center;">-0.250</td> </tr> </table>	FICO Adjustments		620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																												
620 - 639	-1.250																											
640- 659	-0.375																											
660- 679	-0.250																											
Government Adjusters																												
Manual	-0.250																											
2 unit	-0.750																											
3-4 unit	-1.000																											
VA	-0.250																											
Margin 2.000	Caps 1/1/5 Index: 1 year CMT				Margin 2.000	Caps 1/1/5 Index: 1 year CMT				GOVERNMENT ARM PRICE ADJUSTMENTS																		
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	96.883	96.837	96.798	96.775	2.750	96.883	96.837	96.798	96.775																			
2.875	97.152	97.111	97.066	97.049	2.875	97.152	97.111	97.066	97.049																			
3.000	99.560	99.447	99.335	97.319	3.000	99.560	99.447	99.335	97.319																			
3.125	99.958	99.845	99.733	97.543	3.125	99.958	99.845	99.733	97.543																			
3.250	100.357	100.244	100.132	98.126	3.250	100.357	100.244	100.132	98.126																			
3.375	100.436	100.323	100.211	98.381	3.375	100.436	100.323	100.211	98.381																			
3.500	100.835	100.722	100.610	98.571	3.500	100.835	100.722	100.610	98.571																			
3.625	101.235	101.122	101.010	98.684	3.625	101.235	101.122	101.010	98.684																			
3.750	101.636	101.523	101.411	98.869	3.750	101.636	101.523	101.411	98.869																			
3.875	101.680	101.567	101.455	99.113	3.875	101.680	101.567	101.455	99.113																			
4.000	102.080	101.967	101.855	99.279	4.000	102.080	101.967	101.855	99.279																			
4.125	102.481	102.368	102.256	99.368	4.125	102.481	102.368	102.256	99.368																			
4.250	102.883	102.770	102.658	99.457	4.250	102.883	102.770	102.658	99.457																			
4.375	102.178	102.065	101.953		4.375	102.178	102.065	101.953																				
4.500	102.578	102.465	102.353		4.500	102.578	102.465	102.353																				
4.625	102.977	102.864	102.752		4.625	102.977	102.864	102.752																				
4.750	103.378	103.265	103.153		4.750	103.378	103.265	103.153																				
4.875					4.875																							
5.000					5.000																							
5.125					5.125																							

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

[Return to Home Tab](#)



Effective: 11/1/19 9:20 AM

FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 Home Ready 30 Yr Fixed					1022-00 Home Possible 30 Yr Fixed				
1024-00 Rate	15 Day	30 Day	45 Day	60 Day	1028-00 Rate	15 Day	30 Day	45 Day	60 Day
3.625	101.275	101.190	101.098		3.625	101.695	101.637	101.623	101.513
3.750	101.836	101.753	101.616		3.750	102.351	102.318	102.286	102.197
3.875	102.305	102.219	102.128		3.875	102.732	102.703	102.670	102.584
4.000	102.774	102.688	102.597		4.000	103.090	103.062	103.030	102.950
4.125	103.088	103.003	102.911		4.125	103.132	103.105	103.073	102.998
4.250	103.037	102.934	102.799		4.250	103.362	103.369	103.316	103.230
4.375	103.323	103.251	103.185		4.375	103.619	103.627	103.574	103.493
4.500	103.695	103.638	103.573		4.500	103.799	103.811	103.759	103.681
4.625	103.876	103.818	103.753		4.625	103.831	103.844	103.792	103.719
4.750	103.907	103.837	103.786		4.750	104.070	104.116	104.044	103.973
4.875	104.245	104.223	104.191		4.875	104.373	104.422	104.350	104.285
5.000	104.584	104.562	104.530		5.000	104.601	104.650	104.578	104.521
5.125	104.670	104.590	104.558		5.125	104.930	104.982	104.910	104.857
5.250					5.250	105.309	105.426	105.334	105.281
5.375					5.375	105.414	105.625	105.514	105.477
5.500					5.500	105.678	105.890	105.779	105.749
5.625					5.625	106.293	106.509	106.398	106.373
5.750					5.750	106.634	106.852	106.742	106.719
5.875					5.875	106.896	107.115	107.004	106.984
6.000					6.000	107.075	107.293	107.182	107.163

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
Attached Condo > 15 YR Term				-0.750	-0.750	-0.750	-0.750	-0.750

Loans with Secondary Financing

All Loans with Subordinate Financing				-0.375
The below adds also apply:				
LTV Range	CLTV Range	Fico <720	Fico >=720	
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250	
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500	
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750	
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750	
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500	

LPMI Adjustments - HomeReady

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590
95%-90.01%	25%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.050	-4.430	-4.880
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.130	-1.700	-2.180	-2.500	-3.170	-4.220	-4.670	-5.200
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Cumulative Price Adjustment Caps

FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

Extension and Re-lock Fees

Day	Fee	Re-Lock	Fee
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other St	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194